

Massachusetts Division of Insurance Annual Report  
Membership in MEDICAL Insured Preferred Provider Plans by County  
as of December 31, 2003

	MEDICAL Insured Preferred Provider Plans <sup>1</sup> Members By County	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	MA
		Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Total 2003 Members
1	Aetna Life Insurance Company	627	418	2,440	0	6,455	713	665	12,519	18,511	0	3,786	2,868	32,905	5,767	87,674
2	Blue Cross and Blue Shield of Massachusetts, Inc.	2,477	825	6,881	615	12,740	549	3,295	1,377	38,399	1,726	15,479	7,417	8,283	8,425	108,488
3	(The) Chesapeake Life Insurance Company	13	1	0	1	12	0	2	0	13	0	14	6	3	13	78
4	CIGNA HealthCare of Massachusetts, Inc. <sup>2</sup>	15	3	83	0	256	7	132	47	482	1	181	72	127	389	1,795
5	Combined Insurance Company of America <sup>3</sup>	16	21	31	28	42	45	15	3,873	4,179	319	110	135	3,998	8,416	21,228
6	ConnectiCare of Massachusetts, Inc.	3	17	0	0	3	115	1,372	391	5	0	0	1	1	26	1,934
7	Connecticut General Life Insurance Company	157	6	277	0	527	12	339	55	1,884	0	844	655	310	2,882	7,948
8	Corporate Health Insurance Company	0	0	2	0	2	0	0	0	28	0	13	8	29	1	83
9	Fallon Health & Life Assurance Company	17	0	12	0	21	0	14	0	94	0	21	6	6	59	250
10	Fortis Benefits Insurance Company	1,055	12	67	316	231	0	5	0	369	450	169	156	84	14	2,928
11	Fortis Insurance Company	134	0	52	10	304	4	12	2	325	8	91	90	44	31	1,107
12	GE Group Life Assurance Company <sup>4</sup>	4	0	0	0	59	0	2	0	143	0	49	1	9	10	277
13	Gerber Life Insurance Company	278	0	60	25	55	0	0	0	69	163	42	128	4	29	853
14	Great-West Life & Annuity Insurance Company	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Guarantee Trust Life Insurance Company <sup>3</sup>	29	354	53	3	115	6	76	12	932	0	973	97	449	1,069	4,168
16	(The) Guardian Life Insurance Company of America	77	30	175	29	408	19	20	11	1,271	6	454	272	225	265	3,262
17	Harvard Pilgrim Health Care, Inc.	431	7	551	44	1,892	21	36	38	5,436	6	3,440	1,080	1,820	1,011	15,813
18	Health New England, Inc.	17	1,600	4	0	6	339	2,785	1,284	9	0	2	10	8	52	6,116
19	HPHC Insurance Company, Inc.	68	2	77	1	214	0	15	8	521	4	551	253	259	42	2,015
20	John Alden Life Insurance Company	568	90	352	180	828	54	1,050	126	966	44	499	446	295	307	5,805
21	Legion Insurance Company	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22	Markel Insurance Company <sup>3</sup>	7	709	444	1	396	2	5	65	108	0	221	25	51	78	2,112
23	(The) MEGA Life and Health Insurance Company	40	6	32	10	119	19	99	111	1,439	38	152	100	191	128	2,484
24	Metropolitan Life Insurance Company <sup>5</sup>	11	3	3	4	93	31	191	85	260	0	67	15	39	8	810
25	Mid-West Life Insurance Company of Tennessee	358	44	191	40	318	28	78	38	459	45	297	271	24	199	2,390
26	Mutual of Omaha Insurance Company <sup>6</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	Nationwide Life Insurance Company <sup>3</sup>	408	219	508	9	1,019	204	1,650	293	2,449	5	1,052	429	3,067	768	12,080
28	New England Life Insurance Company	187	3	35	4	211	5	130	41	389	17	164	66	102	30	1,384
29	OneBeacon America Insurance Company <sup>3</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Trustmark Insurance Company	0	0	0	0	27	0	1	0	48	0	8	15	9	3	111
31	Tufts Associated Health Maintenance Organization, Inc.	582	183	2,408	33	5,489	284	1,004	686	14,020	14	6,153	3,273	3,150	2,784	40,063
32	Tufts Insurance Company	121	7	166	0	379	22	32	43	732	0	311	356	125	163	2,457
33	UniCARE Life and Health Insurance Company	142	13	168	5	353	41	139	233	925	0	414	323	328	2,058	5,142
34	United HealthCare Insurance Company	412	102	3,896	19	2,408	43	1,327	213	5,275	13	2,815	1,455	2,137	2,953	23,068
35	United of Omaha Life Insurance Company <sup>7</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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	MEDICAL Insured Preferred Provider Plans <sup>1</sup> Members By County	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	MA
		Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Members at End of 2003	Total 2003 Members
	Total Members	8,254	4,675	18,968	1,377	34,982	2,563	14,491	21,551	99,740	2,859	38,372	20,029	58,082	37,980	363,923
	2003 Massachusetts Population <sup>8</sup>	229,545	133,310	547,008	15,601	737,848	72,204	461,190	155,101	1,471,724	10,724	654,331	487,521	680,705	776,610	6,433,422
	2003 Market Penetration Rate <sup>9</sup>	3.60%	3.51%	3.47%	8.83%	4.74%	3.55%	3.14%	13.89%	6.78%	26.66%	5.86%	4.11%	8.53%	4.89%	5.66%

<sup>1</sup> Information reported by carriers offering a MEDICAL insured preferred provider plan, based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.1,"

which instructs carriers to exclude members for whom the carrier did not bear any financial risk.

<sup>2</sup> Effective January 1, 1999, Healthsource of Massachusetts Inc. changed its name to CIGNA HealthCare of Massachusetts, Inc.

<sup>3</sup> Carrier only offers a "student only" medical insured preferred provider plan.

<sup>4</sup> Effective January 1, 2001 Phoenix American Life Insurance Company changed its name to GE Group Life Assurance Company.

<sup>5</sup> Effective August 31, 1996, New England Life Mutual Life Insurance Company merged into Metropolitan Life Insurance Company which is the surviving entity.

<sup>6</sup> Mutual of Omaha Insurance Company reported zero insured members as of December 31, 2003.

<sup>7</sup> United of Omaha Life Insurance Company reported zero insured members as of December 31, 2003.

<sup>8</sup> 2003 Population Source: Table 3: Annual Estimates of Population Change for Counties of Massachusetts and County Rankings: July 1, 2002 to July 1, 2003 (CO-EST2003-03-25). Source: Population Division, U.S. Census Bureau. Release Date: April 9, 2004.

<sup>9</sup> Total MEDICAL insured preferred provider plan members in each county divided by the 2003 population in each county.